State of Nevada Department of Business & Industry



TITLING PROCEDURES

MANUFACTURED AND MOBILE HOMES

Revised 2017
State of Nevada Housing Division
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TRANSFER
OF
CERTIFICATE
OF
OWNERSHIP

CERTIFICATES OF OWNERSHIP FOR MANUFACTURED HOMES, MOBILE HOMES AND COMMERCIAL COACHES

The following information should be used as a guide in transference or alteration of Certificates of Ownership for manufactured homes, mobile homes and commercial coaches. In **MANY SITUATIONS**, other documents and additional information may be required. Please contact the Manufactured Housing Titling Department in Carson City should you require further information.

PLEASE NOTE: DOCUMENTS REQUIRED TO TRANSFER TITLE TO A NEW MANUFACTURED HOME MUST BE SUBMITTED TO MHD WITHIN 30 DAYS OF SIGNING, AND TO A USED MANUFACTURED HOME WITHIN 45 DAYS OF SIGNING. SEE "CERTIFICATES OF OWNERSHIP" BEGINNING ON PAGE 22.

**ALWAYS VERIFY THE TITLE INFORMATION ON THE DIVISION'S WEBSITE AT MHD.NV.GOV OR REQUEST A FORMAL "TITLE SEARCH" FROM THE DIVISION, TO ENSURE YOU HAVE THE MOST RECENT ORIGINAL CERTIFICATE OF OWNERSHIP AND CORRECT SELLER OR LIENHOLDER. **

CERTIFICATE OF OWNERSHIP: AN OVERVIEW

The following describes the front of a Certificate of Ownership for manufactured homes, mobile homes and commercial coaches titled in the State of Nevada. For "A" through "D" below, please refer to the Certificate of Ownership example on page 3.

A. OWNERS:

1. Registered Owner:

The registered owner(s) names(s) appear beneath the word "Owners." This is the owner of the home.

2. Lienholder (Legal Owner):

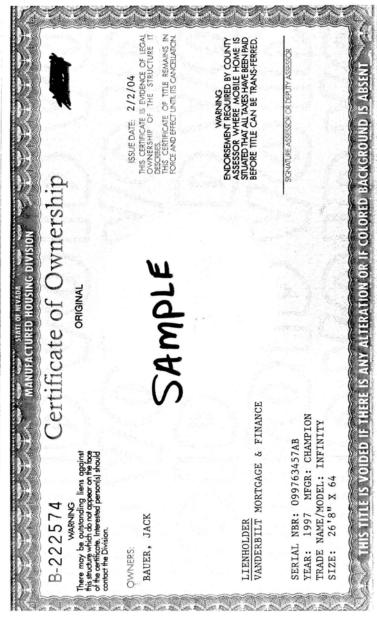
If a lender (finance company, etc.) holds a security interest in a manufactured/mobile home or commercial coach, the lender's name appears following the word "Lienholder" and above the word "Structure Identification." The Lienholder is the <u>legal owner</u> of the home. The original Certificate of Ownership is issued to and mailed to the Lienholder as is required by statute.

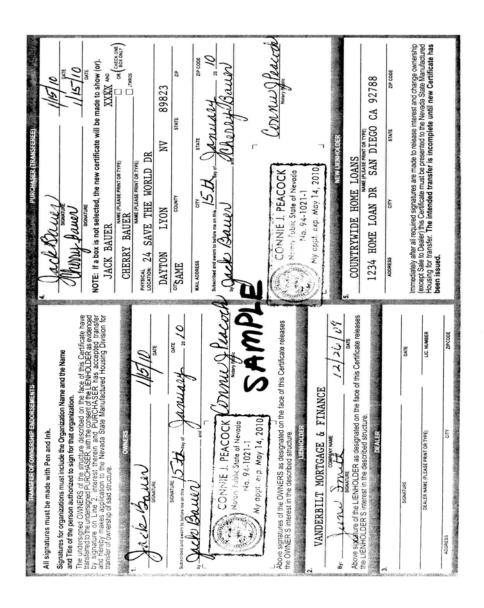
B. Structure Identification:

This area contains the information that physically identifies the manufactured/mobile home or commercial coach. When referring to the size of the structure, always use the exact size showing on the certificate of ownership. If there are two dimensions showing, **show both** – i.e. 12x64/12x64. If at any time there is cause to question the information contained in this section (serial number, year, make, size, etc.), contact Manufactured Housing. The serial number and size of the structure is reported on the original Manufacturer's Certificate (or Statement) of Origin (MCO or MSO) by the Manufacturer. Manufactured Housing is required to use this information. However, if the MCO/MSO copy cannot be located, a HUD data plate search or an inspection certificate could possibly be completed to verify the necessary serial number or dimension information. Final decision to change a record rests with Manufactured Housing.

C. Signature of Assessor:

When a change of ownership occurs regarding a manufactured/mobile home or commercial coach, the Certificate of Ownership must be signed by the assessor of the county where the structure is physically located showing that all personal property taxes owed on the structure for the CURRENT fiscal year have been paid.





EFFECTIVE DECEMBER 2016:

In December 2016 the title form was changed – beginning with Title #B-337301, the BACK of the Certificate of Ownership is now solid blue print and no longer red and blue.

TRANSFER OF OWNERSHIP ENDORSEMENTS (BACK OF CERTIFICATE OF OWNERSHIP)

The following is an explanation of the process used to complete the Transfer of Ownership Endorsements found on the back of a Certificate of Ownership for manufactured /mobile homes and commercial coaches titled in the State of Nevada. Please refer to the "Transfer of Ownership Endorsements" example on page 6.

IN ALL CASES, WHETHER THE CERTIFICATE OF OWNERSHIP IS THE OLD "BROWN" VERSION OR THE NEW "RED" VERSION, THE SIGNATURES OF THE OWNER/TRANSFEROR IN BOX #1 AND THE BUYER/TRANSFEREE IN BOX #4 MUST BE NOTARIZED. IN THE EVENT A BROWN TITLE IS SUBMITTED, THE NOTARY MAY ATTACH A 'JURAT' or 'ACKNOWLEDGEMENT' FORM.

SECTION 1. OWNERS

<u>If there is no lienholder</u> indicated on the front of the Certificate of Ownership, the following will apply upon the sale of the manufactured/ mobile home or commercial coach.:

One Owner:

If there is only one owner shown on the front of the Certificate of Ownership, only that person's signature is required on Line 1 on the back of the Certificate of Ownership.

More than one owner:

If there is more than one owner shown on the front of the Certificate of Ownership, and the word "**OR**" is used between the names shown, the signature of either person noted on the front of the Certificate of Ownership is required on Line 1 on the back of the Certificate of Ownership.

If there is more than one owner shown on the front of the Certificate of Ownership, and the word "AND" or "JTWROS" is used the signature of all persons noted on the front of the Certificate of Ownership are required on Line 1 on the back of the Certificate of Ownership.

In all cases, it is necessary that owners sign their names(s) in Section 1 exactly as they appear on the front of the Certificate of Ownership. If, for example, an owner's middle name or initial is shown on the front of Certificate of Ownership, then it must be included in the owner's signature on Line 1 on the back of the Certificate of Ownership.

If one or more of the owners shown on the front of the Certificate of Ownership are unavailable to sign on Line 1 of the back of the Certificate of Ownership, a "Power of Attorney" form can be downloaded from our website and the appointed attorney-in-fact may sign on their behalf. When a "Power of Attorney" is required, the original "Power of Attorney" must accompany the Certificate of Ownership when the Certificate of Ownership is submitted for processing. Power of Attorneys are valid for 1 year from the date signed and notarized.

If the owner is an entity OTHER than an individual selling their private residence, such as an LLC, Corporation, Mobile Home Park, etc., a Dealer MUST handle the transaction. Contact MHD for requirements.

If one or more of the owners shown on the front of the Certificate of Ownership are deceased, contact the Manufactured Housing for further instructions.

SECTION 2. LIENHOLDER

This section is completed when a lienholder is shown on the front of the Certificate of Ownership and is releasing interest, either because their loan has been paid, or to consent to a transfer or conversion of the manufactured/mobile home or commercial coach.

If the lienholder is a company, the company's designated representative must sign his or her name, the company's name and the date signed. If the lienholder is a private individual he/she must sign his/her name on Line 2 exactly as it appears on the front of the Certificate of Ownership.

If the owner noted on the front of a Certificate of Ownership has changed his/her name, or is requesting that another individual be added or deleted to/from the Certificate of Ownership, or if the title is being surrendered for Conversion to Real Property, the lienholder is required to sign in this section and then complete Section 5 (New Lienholder).

SECTION 3. DEALER

This section is only to be completed if a dealer is involved in the sale of the manufactured/mobile home or commercial coach. The dealer must complete this section and attach the white copy of the Dealer's Report of Sale (D.R.S.) to the Certificate of Ownership. A Certificate of Ownership which has Section 3 completed but does not have the white D.R.S. copy attached, will not be accepted. If the Dealer completed and signed a DRS but did NOT sign Section 3 on the title, it WILL be accepted.

THE INFORMATION ON THE BACK OF THE CERTIFICATE OF OWNERSHIP, THE MANUFACTURERS STATEMENT OR CERTIFICATE OF ORIGIN (MCO/MSO), AND ON THE DEALER'S REPORT OF SALE (D.R.S.) MUST MATCH EXACTLY OR DOCUMENTS WILL BE RETURNED TO DEALER FOR CORRECTION.

THE DEALER REPORT OF SALE <u>MUST</u> BE SIGNED AT THE BOTTOM BY ALL BUYERS, "ACKNOWLEDGEMENT OF TAXES".

SECTION 4. PURCHASER/TRANSFEREE

This section is to be completed by the new owner of the manufactured/mobile home or commercial coach. The signature of the new owner, the name of new owner (printed legibly), the address (physical location) where the manufactured/mobile home or commercial coach is sited and the new owner's mailing address (if different from address where home or coach is sited) must be included in this portion of the form. Printing must be LEGIBLE. If necessary, the purchaser may give "Power of Attorney" to a representative – the form may be downloaded from our website. In this case, the original "Power of Attorney" must be attached. Power of Attorney is valid for one year from date signed and notarized.

This section is also completed if a name of an owner is being added or deleted, and when the property is being converted to Real Property.

Note: It is important that the appropriate box ("AND", "OR", OR "JTWROS") is checked when the names of two or more purchasers are to be recorded on the Certificate of Ownership. Use of "AND" or JTWROS" requires all signatures and "OR" requires only one.

It is extremely important that this section be legible, as this information will be used to create the new title. The Notary Public acknowledgment must be PROPERLY completed and the Seal must be completely legible for filming and must NOT cover any signatures, printed or written matter.

SECTION 5. LIENHOLDER

This section should only be completed if there is a lender (lienholder) involved in the current transaction. The person or institution financing the manufactured/mobile home or commercial coach is responsible for completing this section. The lienholder is the "legal" owner of the structure, and the certificate of ownership MUST be issued and mailed to the lienholder.

If the manufactured/mobile home or commercial coach has <u>not been sold</u>, but there is to be a change made in the registered owner section of the Certificate of Ownership, the registered owner(s) of the structure must complete Sections 1 and 4 of the back of the Certificate of Ownership and the lienholder must complete Sections 2 and 5 to approve the change. The Assessor must also sign off on the face of the title.

If there is a **name change** or **assignment** of lienholder *only*, the registered owners(s) signature(s) is/are not necessary, but Sections 2 and 5 must still be completed by the lienholder.

If a **NEW** lienholder is being submitted, and the previous title did NOT show a lienholder, the title must be signed off by the registered owner in box #1, then signed back on in box #4 to acknowledge the loan. Box #5 should be completed by the new lienholder.

If a lienholder has been paid off, the lienholder needs to release their interest by signing in Box #2, and the registered owner will need to submit the title to MHD to be re-issued within 45 days of receiving the title from the lienholder. Registered owner will need to complete and sign OFF in Box #1, then complete and sign back ON in Box #4 making sure that the location address matches our records and mailing address is accurate. All signatures in Box #1 and Box #4 must be properly notarized.

Note: Manufactured Housing cannot be held responsible for the omission of a lender's name on a new title if the information was not provided when the request to transfer ownership was submitted for processing.

IMPORTANT POINTS TO REMEMBER

ALWAYS CHECK THE TITLE INFORMATION ON OUR WEBSITE PRIOR TO PREPARING OR SENDING IN DOCUMENTATION. YOU CAN DO A BASIC TITLE SEARCH AT mhd.nv.gov and click on "Title Search" on the right. Keep in mind this is a basic search and additional information may be available only in our internal database, such as outstanding contracts of sale. If a more detailed title search is required, please complete and submit a title search request form found on the website. Any "LIENS" showing on the property may stop or affect any change in title.

MAKING CORRECTIONS TO CERTIFICATES OF ORIGIN - ERASURE AFFIDAVIT

Never make corrections to information shown on the front or back of the original certificate of ownership, Dealer Report of Sale, Manufacturers Certificate or Statement of Origin, or any other original MHD document by lining out, whiting out, covering up, or writing over the top of the original information. Should an error be made in completing the information on these documents, an Affidavit of Erasure must be completed and sent with the original documents to the Titling Department of Manufactured Housing for correction. The party who is affected by the correction MUST sign the erasure Affidavit. The only exception is that the title company handling the transaction may complete and sign the Erasure Affidavit on behalf of their client if they have a Power of Attorney.

Written confirmation or documentation is always required to correct an error, regardless of who makes the error (dealer, owner, lienholder).

AFFIDAVIT OF NAME STATEMENT

This form is used when there is a difference between the way a name appears on an issued Certificate of Ownership and the way the Certificate of Ownership has been signed. It is also used when there is a discrepancy in the way new owners have signed on or when documents supporting the transfer or issuance of a new Certificate of Ownership show discrepancies in the names. Only the person affected may sign this form, with the exception that a title company may sign the form with a proper Power of Attorney or if their Notary Public notarized other documents and has verified identity of all name variations.

PHYSICAL LOCATION OF HOME

The physical location of the home must be the same as existing on title. Prior to handling a transaction, the dealer and/or title company should run a title search on the MHD website to verify all information. If the home has been moved, verification of its installation and safety inspection must be provided or verified with Manufactured Housing. Please contact Manufactured Housing if you do not have a copy of the installation inspection. If no installation inspection was completed, the owner may be required to pay for a current inspection. Always check with your Lender before converting to Real Property for the purposes of financing – a home that has been previously located in a different location may not qualify for financing.

TRUST

If the owner or buyer of a manufactured/mobile home requests that a home be placed in a trust, an Affidavit, Trustee Appointment and Powers form must be completed by the trustee(s) of the trust. If a home has been titled in the name of a trust and the trustee(s) has/have passed away, the successor trustee(s) of that trust must complete an Affidavit, Successor Trustee Appointment and Powers form to transfer the Certificate of Ownership and submit along with an original Death Certificate for the decedent trustee and a copy of the pages of the Trust indicating the name of the Trust, the original Trustees, the succession of Trustees, and the signature page.

NAMES ENTERED ON ALL PAPERWORK

In all cases, the name of all parties involved in a particular transaction (owner, dealer, lienholder) must appear identically on all paperwork involved in the transaction. The parties must sign their names as shown on the title.

DETERMINING LEGAL OWNERSHIP

When there is a lienholder involved in *any* transaction, *the lienholder is considered to be the legal owner of the home and must be the instigator of any title transfer/alteration/change.*. If there is no lienholder, the registered owners(s) may request title changes. This includes converting to Real Property – the lienholder must sign to approve the Conversion.

If the Certificate of Ownership has been lost or there is a question as to ownership of, or possible liens on a manufactured/mobile home or commercial coach, a title search should be requested through MHD. This will determine who the registered and legal owners are, and if there are any liens outstanding. If a request for duplicate title is submitted for a home that shows a lienholder, the request MUST be signed by the lienholder, and the original title MUST be mailed to the lienholder.

POWER OF ATTORNEY

An original (or certified copy provided by the title company handling the transaction) of a "Power of Attorney" document must also be submitted to Manufactured Housing when a "Power of Attorney" which is NOT the Manufactured Housing approved form is used to execute the signature(s) of seller(s) and/or buyer(s) on any document. The "Power of Attorney" document must be notarized and properly completed. A person who notarizes a "Power of Attorney" may not execute the Certificate of Ownership or any forms connected with the issuance of a Certificate of Ownership.

A Power of Attorney Form acceptable to Manufactured Housing can be found on our website under "Forms". A Power of Attorney is acceptable for a period not to exceed 1 year.

DEATH OF AN OWNER

If one or more of the owners shown on the front of the Certificate of Ownership are deceased, the legal Heir or Administrator/Executor of the Estate may be allowed to complete the transfer documents. If the TOTAL VALUE of the decedent's ESTATE (Personal property, real property, bank accounts, stocks, etc.) exceeds \$25,000 the property MUST be probated and a court order submitted that specifies who may sign for the Estate. If the value of the total estate is UNDER \$25,000.00 and the decedent did not own real property or any interest therein, nor mortgage or lien thereon, AND no probate action has been started, then the legal heir may sign an affidavit of entitlement. The estate must be in compliance with NRS 146.080. They must indicate on Page 2 their relationship to the decedent, and they must be an immediate relative (i.e. father, mother, grandmother, grandfather, child, brother, sister, aunt, uncle, grandchild). A legally adopted child is considered an immediate relative.

DOCUMENTS REQUIRED TO TRANSFER OWNERSHIP WHEN THE ORIGINAL

CERTIFICATE OF TITLE HAS BEEN LOST OR DESTROYED

- 1. Request for Duplicate Title: Current legal owner must request a duplicate title using Manufactured Housing's form found on our website at mhd.nv.gov. If there is an existing lienholder that has been paid in full, the Request should be signed by the registered owner but MUST be accompanied by a Lien Satisfied from the Lienholder. This document may be signed concurrently with the transfer, and the Seller is not required to wait for the duplicate title to be received when accompanied by the following documents:
- 2. Affidavit, Application for Certificate of Ownership: Buyer or Transferee is to complete this document fully and the Assessor's signature indicating taxes have been paid for the fiscal year must be included on Page 2.
- 3. Original Bill of Sale signed and notarized by the Seller to the Buyer.
- 4. \$40 fee for issuance of new title.

DENIAL OF CERTIFICATE OF OWNERSHIP

The Administrator of the Nevada Housing Division, Manufactured Housing may refuse to issue or cancel a Certificate of Ownership until satisfied that all provisions of law and regulations adopted pursuant to NRS 489 have been complied with. This includes the satisfaction of any security interests or other liens that have been filed with Manufactured Housing. Homes that are substandard, as defined in NRS 461A, cannot be transferred and a certificate of ownership cannot be issued.

NOTARY REQUIREMENTS

A person who notarizes ANY signature in a transaction **MAY NOT** be a party to the transaction. That includes a Dealer, Salesperson, Park Owner or Manager (when they are a principle in a transaction) or any Employee who is receiving a commission (or payment over and above the standard allowable fee for Notaries) for that transaction. The Notary MUST fully & legibly completed the "acknowledgment" or "subscribed and sworn" sections showing the date of notarization and names of the parties they have notarized. The Notary Seal MUST be legible for imaging and must NOT be stamped over anything or altered.

CONVERSION OF MANUFACTURED/ MOBILE HOMES TO REAL PROPERTY

MANUFACTURED HOME OR MOBILE HOME TO REAL PROPERTY

The conversion of a manufactured/mobile home to real property is a process initiated in the Assessor's Office of the County in which the manufactured/mobile home is sited. The following information should be used in completing the documents necessary to convert a manufactured/mobile home to real property. This process does not supersede or replace instructions for the conversion process which are issued by the County in which the manufactured/mobile home is sited.

CONVERSION TO REAL PROPERTY UPON THE SALE OF A NEW MANUFACTURED/MOBILE HOME

In the process of converting a new manufactured/mobile home to real property, the First Assignment portion of the Manufacturer's Certificate or Statement of Origin (MCO/MSO) must be completed by the dealer shown on the face, or manufacturer if no dealer shown, and must reflect the names(s) of the purchaser(s), their Vesting (and/or/JTWROS) as well as the name and address of the lienholder and loan amount(if any). The face of the MCO must be stamped and signed by the Assessor to acknowledge they have received record of the new home. A Dealer's Report of Sale (DRS) must also be completed by the dealer. All information must match exactly the MCO/MSO, and the Buyer must sign the bottom of the DRS Acknowledgment of Taxes. Pay careful attention that you are correctly showing the "size" of the structure (i.e. if a Double Wide is shown as "10x24" do NOT combine it to make the size 20x24).

Additionally, an Affidavit-Conversion of Mobile Home to Real Property must be completed – this process is begun at the County Assessor's office and the specific County forms must be used. The information on this form must be identical to the Dealer's Report of Sale, the First Assignment on the MCO/MSO and the information found on the face of the MCO/MSO. All descriptions, names, addresses, lienholder information, etc. must be identical. Dimensions must match the MCO.

An original <u>recorded</u> or certified recorded copy of the Affidavit-Conversion of Mobile Home to Real Property must be submitted to the Manufactured Housing along with the Manufacturer's Certificate of Origin and the Dealer's Report of Sale for the mobile/manufactured home being converted. There is a fee of \$80 for the issuance of the new title record, and the conversion to real property.

CONVERSION TO REAL PROPERTY UPON THE SALE OF A <u>USED</u> MANUFACTURED/MOBILE HOME

When converting a used manufactured/mobile home to real property upon the sale of a manufactured home, the <u>existing Certificate of Ownership must be surrendered</u>. It must be properly signed off by the owner(s) and the lienholder (if any) in Sections 1 and 2 on the back of the Certificate of Ownership before being submitted to the Manufactured Housing. This releases all interest the owner(s) /lienholder(s) have in the manufactured/mobile home.

Sections 4 on the back of the Certificate of Ownership must be completed reflecting name(s) of purchaser(s) and Section 5 must be completed by the lienholder(s). All information, including physical location, must be identical to the title record and must be legible.

When a used manufactured/mobile home is sold by a dealer, Section 3 on the Certificate of Ownership and a Dealer's Report of Sale must be completed by the dealer prior to submission of paperwork to the Manufactured

Housing for processing.

Additionally, an Affidavit-Conversion of Mobile Home to Real Property form must be completed – obtain this form from the County Assessor. The names of owner(s) and lienholder(s) on this form must be identical to the names of owners(s) and lienholder(s) in sections 4 and 5 on the back of the Certificate of Ownership and the Dealer's Report of Sale (if applicable). The Owner's names should match the ownership of the land – therefore if you have any variation between the MHD title record and the land ownership, the MHD title record needs to be corrected FIRST.

There is an \$80 fee for this process - \$40 for change of titled ownership, \$40 for Conversion.

Note: If the conversion takes place in Lyon County, the Manufactured Housing will only accept the original recorded Affidavit-Conversion of Mobile Home to Real Property. A certified copy of the Affidavit-Conversion of Mobile Home to Real Property will not be accepted without a letter from the assessor stating that the Manufactured Housing may accept a certified copy of the affidavit.

CONVERSION TO REAL PROPERTY WITH NO CHANGE OF OWNERSHIP

If a used Manufactured Home is being converted to Real Property by the existing owner and there is no change of title, the existing owner must complete Section 1 and 4 on the back of ownership certificate in order to "surrender" the title and indicate their acceptance to the conversion. The Assessor must sign the face of the title acknowledging that all personal property taxes are paid.

If there is an existing lienholder on the title, the home can NOT be converted to Real Property without the signature of the existing lienholder in Box #2. If the existing lienholder is not fully releasing their lien and will remain as lienholder on the property, the lienholder must also complete Box #5 acknowledging approval of the Conversion to Real Property and the lienholder must be shown on the Affidavit of Conversion.

The Affidavit-Conversion of Mobile Home to Real Property form obtained by from the Assessor's office must be completed. The names of owner(s) and lienholder(s), if any, on this form must be identical to the names of owners(s) and lienholder(s) in sections 4 and 5 on the back of the Certificate of Ownership The Owner's names should match the ownership of the land – therefore if you have any variation between the MHD title record and the land ownership, the MHD title record needs to be corrected FIRST. There is a \$40 fee for this process as long as there is no change to the title record prior to conversion.

IN ALL INSTANCES, ALL DOCUMENTS MUST AGREE

The Affidavit-Conversion of Mobile Home to Real Property, the Certificate of Ownership, the Manufacturer's Certificate of Origin and, if applicable, the Dealer's Report of Sale must all reflect the same information. In other words, the serial number, size, year, make and model of the mobile/manufactured home being converted as well as the names of owners(s) and lienholder(s) must be the same on all documents used to process the conversion of said manufactured/mobile home. The location address must include the City, State and Zip Code.

POWER OF ATTORNEY

If any of the documents used in the conversion of a manufactured/mobile home from personal to real property are executed by "Power of Attorney", a notarized original "Power of Attorney" form must be enclosed with the rest of the documents being submitted in the conversion process. The form can be found on our website at mhd.nv.gov. If a Power of Attorney already exists, a copy of the POA recorded, or certified as true and correct by the Title Company, will be accepted. Power of Attorney is acceptable for a period of 1 year only.

INSTALLATION LABEL - If applicable to that County

The installation label control number found on the installation label must be recorded in the appropriate section of the Affidavit-Conversion of Mobile Home to Real Property form. This number is printed on the metallic blue and silver state insignia sticker that a city, state or county inspector placed on the home following the home's initial installation inspection. This section of the Affidavit-Conversion of Mobile Home to Real Property form must be verified and completed by a city or county building department inspector or, if applicable, an inspector from Manufactured Housing. The inspector must also verify that the running gear has been removed from the home as well as the date the home was installed at the site.

ISSUANCE OF REAL PROPERTY NOTICE

Upon receipt of all necessary documents, Manufactured Housing will cancel the Certificate of Ownership, and shall maintain a record of the conversion of the manufactured/mobile home from personal to real property. Manufactured Housing will then issue a Real Property Notice. The Real Property Notice shall physically describe the manufactured/mobile home, and list the name(s) of the owner(s) and lienholder(s) (if any). The Real Property Notice will be sent to the office of the Assessor in the County in which the manufactured/mobile home is physically sited.

REFUSAL TO CANCEL A CERTIFICATE OF OWNERSHIP

The Administrator of the Housing Division, Manufactured Housing may refuse to issue or cancel a Certificate of Ownership until satisfied that all provisions of law and regulations adopted pursuant to NRS 489 have been complied with. This includes the satisfaction of any security interests or other liens that have been filed with the Manufactured Housing.

TITLE RECORDS AND CONVERSIONS

The County Assessor records do NOT show legal title information for homes that are not yet converted to Real Property. Do not rely on the County Assessor records for ownership. Always do a title search of Manufactured Housing Records prior to buyer, selling or converting a home. Conversion to Real Property is NOT legal until Manufactured Housing issues the Real Property Notice, and Manufactured Housing title records are changed to "Converted to Real Property".

CONVERSION OF MANUFACTURED/ MOBILE HOMES FROM REAL TO PERSONAL PROPERTY

CONVERSIONS FROM REAL TO PERSONAL PROPERTY

The following are instructions for the completion of an application for a Certificate of Ownership when a homeowner is converting a manufactured/mobile home <u>from real property to personal property</u>. <u>Please note this process is only available if the home is being REMOVED from the current location:</u>

- 1. An Affidavit of Conversion of a Mobile Home from Real to Personal Property form must be requested from the office of the Assessor in the County in which the manufactured/mobile home is sited.
- 2. The Affidavit must be fully completed showing current ownership, with the home description matching the information showing on Manufactured Housing's Title Search record. Be sure to complete all pages and obtain the signatures of Assessor, Building Dept, Treasurer, etc. if needed on the form PRIOR to submitting to Manufactured Housing
- 3. The ORIGINAL completed form needs to be sent to Carson City office for signing by Manufactured Housing's representative <u>PRIOR to recording</u>. Once signed by MHD it is returned to the submitting party.
- 4. The form must then be recorded at the Recorder's Office in the County in which the manufactured/mobile home is physically located.
- 5. After recording, submit to Manufactured Housing the following;
 - a. An Affidavit, Application for Certificate of Ownership from Manufactured Housing, completed, signed and notarized by the owner(s) of the manufactured/mobile home.
 - b. If Manufactured Housing's records show an owner other than the one completing the Application for Certificate of Ownership, the owner must provide proof of ownership to Manufactured Housing. (Copy of title insurance, copy of preliminary report, etc.)
 - c. If a lienholder exists on the property that will remain as a lienholder, they must be shown on the Affidavit, Application for Certificate of Ownership.
 - d. If a lender has a security interest on the property, the lender must either issue a Full Reconveyance of the loan, or a partial reconveyance and be shown as existing lienholder on the Affidavit Application for Certificate of Ownership.
 - e. Original or Certified copy of the recorded Affidavit of Conversion to Personal Property
 - f. Titling Fee of \$40.00

FEE SCHEDULE

FEE SCHEDULE

FEES
All titles require a perfected "chain".

For every change of ownership the Manufactured Housing must issue a certificate of title and each change of ownership is entered into the database and the transaction imaged. There is a \$40 fee for EACH change of ownership. If the owner of record is Party A and Party A previously signed the title to Party B, and Party B is now signing over to Party C you have TWO title transfers and therefore your fee would be \$80.00. The only exception is when a NEW manufactured home is being title concurrently with a Conversion to Real Property. If the MCO shows the 1st Assignment Transferee as the same party who is completing the Conversion, there is no fee for the title as no original ownership certificate will be issued, and there will be a fee for the Conversion only of \$40.00.

NAC 489.380 Certificates and labels; inspections; miscellaneous fees

1. The Division shall charge the following fees:	
(d) For EACH original or duplicate certificate of ownership\$4	10.00

- (e) For each notice of conversion of real property......\$40.00 (Conversion of a NEW home that has NEVER been titled, submitted with the original MCO, will not require an additional title fee unless it was sold to another party not listed on the MCO as First Transferee)
- (n) For each search conducted to determine title\$15.00
- (t) For recording the sale without the transfer of the certificate of title or certificate of ownership.......\$40.00 (Contract of Sale).

A Conversion from Real to Personal Property constitutes an issuance of an original certificate of ownership, and therefore the fee is \$40.00.

NRS 489.501 - 489.581

CERTIFICATES OF OWNERSHIP

NRS 489.501 Dealer to complete report of sale when new manufactured home, new mobile home, new manufactured building or new commercial coach or new factory-built housing is sold; buyer to sign acknowledgment of taxes; distribution of report of sale.

1. When a new manufactured home, new mobile home, new manufactured building or new commercial coach or new factory-built housing is sold in this State by a dealer, the dealer shall complete a report of sale. The report of sale must be in a form prescribed by the Division and include a description of the manufactured home, mobile home, manufactured building, commercial coach or factory-built

housing, the name and address of the seller and the name and address of the buyer. If in connection with the sale a security interest is taken or retained by the seller or dealer to secure all or part of the purchase price, or a security interest is taken by a person who gives value to enable the buyer to acquire rights in the manufactured home, mobile home, manufactured building, commercial coach or factory-built housing, the name and address of the secured party or an assignee thereof must be entered on the report of sale.

- 2. The dealer shall require the buyer to sign an acknowledgment of taxes, on a form prescribed by the Division, which includes a statement that a manufactured home, mobile home, manufactured building or commercial coach or factory-built housing is taxable in the county in which it is located. A dealer who sells a new manufactured home, new mobile home, new manufactured building or new commercial coach or new factory-built housing shall deliver the buyer's copy of the acknowledgment of taxes to the buyer at the time of sale and submit another copy within 30 days after the date of the sale to the county assessor of the county in which the manufactured home, mobile home, manufactured building, commercial coach or factory-built housing will be located.
- 3. The dealer shall submit the original of the report of sale and the manufacturer's certificate or statement of origin to the Division within 30 days after the execution of all instruments which the contract of sale required to be executed at the time of sale or within 30 days after the date of sale, whichever is later, unless an extension of time is granted by the Division.
- 4. A dealer who sells a new manufactured home, new mobile home, new manufactured building or new commercial coach or new factory-built housing shall deliver the buyer's copy of the report of sale to the buyer at the time of sale and submit another copy within 30 days after the date of the sale to the county assessor of the county in which the manufactured home, mobile home, manufactured building, commercial coach or factory-built housing will be located.

NRS 489.511 Dealer to complete dealer's report of sale when used or rebuilt manufactured home, mobile home, manufactured building or commercial coach or used or rebuilt factory-built housing is sold; distribution of dealer's report of sale; buyer to sign acknowledgment of taxes; submission of information to Division when ownership does not pass immediately to buyer.

- 1. If a used or rebuilt manufactured home, mobile home, manufactured building or commercial coach or used or rebuilt factory-built housing is sold in this State by a dealer, the dealer shall complete a dealer's report of sale. The report must be in a form prescribed by the Division and include a description of the manufactured home, mobile home, manufactured building, commercial coach or factory-built housing, the name and address of the seller and the name and address of the buyer. If a security interest exists at the time of the sale, or if in connection with the sale a security interest is taken or retained by the seller or dealer to secure all or part of the purchase price, or a security interest is taken by a person who gives value to enable the buyer to acquire rights in the manufactured home, mobile home, manufactured building, commercial coach or factory-built housing, the name and address of the secured party must be entered on the dealer's report of sale.
- 2. The dealer shall submit the original of the dealer's report of sale to the Division within 45 days after the execution of all instruments which the contract of sale requires to be executed at the time of the sale, unless an extension of time is granted by the Division, together with the endorsed certificate of title or certificate of ownership previously issued. The dealer shall furnish one copy of the report of sale to the buyer at the time of the sale. Within 45 days after the sale, the dealer shall furnish one copy of the report of sale to the assessor of the county in which the manufactured home, mobile home, manufactured building, commercial coach or factory-built housing will be located.
- 3. The dealer shall require the buyer to sign an acknowledgment of taxes, on a form prescribed by the Division, which includes a statement that the manufactured home, mobile home, manufactured building, commercial coach or factory-built housing is taxable in the county in which it is located. The dealer shall deliver the buyer's copy of the acknowledgment to the buyer at the time of sale and submit another copy to the county assessor of the county in which the manufactured home, mobile home, manufactured building, commercial coach or factory-built housing is to be located.
- 4. If a used or rebuilt manufactured home, mobile home, manufactured building or commercial coach or used or rebuilt factory-built housing is sold by a dealer pursuant to an installment contract or other agreement by which the certificate of title or certificate of ownership does not pass immediately from the seller to the buyer upon the sale, the dealer shall submit to the Division any information required by the regulations adopted by the Administrator pursuant to NRS 489.272.

NRS 489.521 Sale of used or rebuilt manufactured home, mobile home, manufactured building or commercial coach or used or rebuilt factory-built housing by person who is not dealer: Documents and statement to be submitted to Division and county assessor.

- 1. If a used or rebuilt manufactured home, mobile home, manufactured building or commercial coach or used or rebuilt factory-built housing is sold in this State by a person who is not a dealer, the seller or buyer, or both, shall submit to the Division, and a copy to the county assessor of the county in which the manufactured home, mobile home, manufactured building, commercial coach or factory-built housing is located, within 45 days after the sale:
 - (a) If a certificate of ownership has been issued in this State, that certificate properly endorsed.
 - (b) If a certificate of title or other document of title has been issued by a public authority of another state, territory or country:
 - (1) The certificate or document properly endorsed; and

- (2) A statement showing, if not included on the endorsed certificate or document, the description of the manufactured home, mobile home, manufactured building, commercial coach or factory-built housing, the names and addresses of the buyer and seller, and the name and address of any person who takes or retains a purchase money security interest. The statement must be signed and acknowledged by the seller and buyer.
- (c) If a document of title has not been issued by any public authority, a statement showing all the information and signed and acknowledged in the manner required by subparagraph (2) of paragraph (b).
- 2. If a used or rebuilt manufactured home, mobile home, manufactured building or commercial coach or used or rebuilt factory-built housing is sold by a person who is not a dealer pursuant to an installment contract or other agreement by which the certificate of title or certificate of ownership does not pass immediately from the seller to the buyer upon the sale, the seller or buyer, or both, shall submit to the Division any information required by the regulations adopted by the Administrator pursuant to NRS 489.272.

NRS 489.531 Payment of property taxes on used manufactured home or used mobile home prerequisite to issuance of certificate.

- 1. The Division shall not issue a certificate of ownership of a used manufactured home or used mobile home unless the county assessor of the county in which the manufactured home or mobile home was situated at the time of sale has endorsed on the certificate that all personal property taxes on that manufactured home or mobile home for the fiscal year have been paid.
- 2. Every certificate of ownership issued for a used manufactured home or mobile home must contain a warning, printed or stamped on its face, to the effect that title to a used manufactured home or used mobile home does not pass until the county assessor of the county in which the manufactured home or mobile home was situated at the time of the sale has endorsed on the certificate that all personal property taxes on that manufactured home or mobile home for the fiscal year have been paid.

NRS 489.541 Issuance of certificate of title or certificate of ownership.

- 1. Except as otherwise provided in subsections 4 and 5, upon receipt of the documents required by the Division, the Division shall issue a certificate of ownership.
 - 2. If no security interest is created or exists in connection with the sale, the certificate of ownership must be issued to the buyer.
- 3. If a security interest is created by the sale, the certificate of ownership must be issued to the secured party or an assignee thereof, and must show the name of the registered owner.
- 4. The Division shall not issue a certificate of ownership for a mobile home that has been determined to be substandard until the conditions that rendered the mobile home substandard are abated.
- 5. The Division shall not issue a certificate of title or certificate of ownership for factory-built housing that constitutes real property pursuant to subsection 4 of NRS 361.244.

NRS 489.551 Endorsement of certificate upon transfer. Upon a transfer of the title to or the interest of an owner in a manufactured home, mobile home or commercial coach for which a certificate of ownership is issued pursuant to the provisions of this chapter, the person whose title or interest is to be transferred and the transferee shall write their signatures with ink upon the certificate of ownership issued for the manufactured home, mobile home or commercial coach, together with the residence address of the transferee, in the appropriate spaces provided upon the reverse side of the certificate. Each signature written upon a certificate of ownership pursuant to the provisions of this section must be notarized.

NRS 489.561 Issuance of certificate when transferee unable to present previously issued certificate. Whenever an application is made to the Division for title of a manufactured home, mobile home or commercial coach previously titled and the applicant is unable to present the certificate of ownership previously issued because it is lost or being unlawfully detained by one in possession or is not otherwise available, the Division may receive the application and examine the circumstances of the case and require the filing of affidavits or other information. When the Division is satisfied that the applicant is entitled to a certificate of ownership, it may issue the certificate on the manufactured home, mobile home or commercial coach.

NRS 489.571 Issuance of certificate to secured parties; delivery of certificate following performance of contract or security agreement.

- 1. Whenever a security interest is created in a manufactured home, mobile home or commercial coach, the certificate of ownership must be delivered to the Division with a statement signed by the debtor showing the date of the security agreement, the names and addresses of the debtor and the secured party.
- 2. The Division shall issue to the secured party a certificate of ownership with the name and address of the secured party and the name and address of the registered owner noted on it. If the security interest is subsequently acquired by another person, or if there is a change in the name or address of the secured party, the secured party shall apply to the Division for a corrected certificate of ownership.
- 3. When the contract or terms of the security agreement have been fully performed, the seller or other secured party who holds the certificate of ownership shall deliver the certificate to the person legally entitled to it with proper evidence of the termination or release of the security interest.

NRS 489.581 Rights and duties of debtor and secured party; perfection and release of security interest. Compliance with the provisions of this chapter relating to a security interest in a manufactured home, mobile home or commercial coach is sufficient for the perfection and release of that security interest. In all other respects the rights and duties of the debtor and secured party are governed by the Uniform Commercial Code—Secured Transactions and chapter 97 of NRS to the extent applicable.

NAC 489.190 Manufacturer's certificate or statement of origin. (NRS 489.231, 489.501)

- 1. When a new manufactured home or commercial coach is sold in this State, the seller shall complete and submit to the Division along with the dealer report of sale, a manufacturer's certificate or statement of origin.
- 2. If, in connection with the sale, any security interest is taken or retained, the name and address of the secured party or his or her assignee must be entered on the manufacturer's certificate or statement of origin.
- 3. The seller shall submit the manufacturer's certificate or statement of origin to the Division within 30 days after the execution of all instruments required to be executed at the time of sale or within 30 days after the date of sale, whichever is later, unless an extension of time is granted by the Division.

NAC 489.195 Duplicate certificate of ownership. (NRS 489.231, 489.541)

- 1. A waiting period of 30 days from the date of issuance of the original certificate of ownership is required before a duplicate certificate of ownership may be issued.
- The person who is listed in the division files as legal owner shall submit a notarized application for a duplicate certificate of ownership. If the application is accompanied by an affidavit showing a satisfaction of the lien, the signature of the recorded owners will be accepted.
- 3. If the owner is a resident of another state at the time of application, a verification will be required from that state that the Nevada certificate of ownership has not been surrendered for titling in that state.
- 4. If a duplicate certificate of ownership is lost or destroyed, there is a 6-month waiting period before another duplicate certificate may be issued. The Division may waive the waiting period if there are extenuating circumstances. In such a case an affidavit must be submitted guaranteeing the return of the lost certificate of ownership.

NAC 489.203 Certificate of title, certificate of ownership or real property notice will not be issued for factory-built housing that constitutes real property. (NRS 489.231)

- 1. The Division will not issue a certificate of title, certificate of ownership or real property notice for factory-built housing that constitutes real property pursuant to subsection 4 of <u>NRS 361.244</u>.
- 2. As used in this section, "real property notice" means a document issued by the Division as verification to a county assessor that a mobile or manufactured home has been converted from personal property to real property pursuant to <u>NRS 361.244</u>.

NAC 489.700 Seller to notify Division if certificate of title or certificate of ownership does not pass immediately from seller to buyer. (NRS 489.231) If the certificate of title or certificate of ownership does not pass immediately from the seller to the buyer when a manufactured home, mobile home or commercial coach is sold, the seller shall notify the Division by completing a form provided by the Division.

NAC 489.710 Names on certificate of ownership. (NRS 489.231, 489.541) If a transferror or a transferrer requests the Division to issue or transfer a certificate of ownership for a manufactured home, mobile home or commercial coach, the transferror or transferree shall specify in the request the name of each person whose name will appear on the certificate of ownership. If the names on the certificate of ownership will appear with the word "and" joining them, each such person must sign the request. If the names on the certificate of ownership will appear with the word "or" joining them, any such person may sign the request.

NAC 489.720 Certificate of ownership held by trustee. (NRS 489.231, 489.541)

- 1. If the Division issues a certificate of ownership to a trust for a manufactured home, mobile home or commercial coach, it will issue that certificate to the trustee in his or her name on behalf of the trust.
- 2. A request for a transfer of a certificate of ownership for a manufactured home, mobile home or commercial coach which is held by a trustee on behalf of a trust must be made by that trustee or his or her successor.

(Added to NAC by Mfd. Housing Div., eff. 8-23-95)

NAC 489.730 Document submitted in support of application for certificate of ownership. (NRS 489.231, 489.541) Any document submitted to the Division in support of an application for a certificate of ownership for a manufactured home, mobile home or commercial coach must be the original document or a certified copy of the original document.

CONVERSION TO/FROM REAL PROPERTY

NRS 361,244 Classification of mobile or manufactured homes and factory-built housing as real property.

- 1. A mobile or manufactured home is eligible to become real property if it becomes permanently affixed to land which is:
- (a) Owned by the owner of the mobile or manufactured home; or
- (b) Leased by the owner of the mobile or manufactured home if the home is being financed in accordance with the guidelines of the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the United States Department of Agriculture, or any other entity that requires as part of its financing program restrictions on ownership and actions affecting title and possession similar to those required by the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association and the United States Department of Agriculture.
- 2. A mobile or manufactured home becomes real property when the assessor of the county in which the mobile or manufactured home is located has placed it on the tax roll as real property. Except as otherwise provided in subsection 5, the assessor shall not place a mobile or manufactured home on the tax roll until:
- (a) The assessor has received verification from the Manufactured Housing Division of the Department of Business and Industry that the mobile or manufactured home has been converted to real property;
 - (b) The unsecured personal property tax has been paid in full for the current fiscal year;
- (c) An affidavit of conversion of the mobile or manufactured home from personal to real property has been recorded in the county recorder's office of the county in which the mobile or manufactured home is located; and
- (d) The dealer or owner has delivered to the Division a copy of the recorded affidavit of conversion and all documents relating to the mobile or manufactured home in its former condition as personal property.
- 3. A mobile or manufactured home which is converted to real property pursuant to this section shall be deemed to be a fixture and an improvement to the real property to which it is affixed.
- 4. Factory-built housing, as defined in <u>NRS 461.080</u>, constitutes real property if it becomes, on or after July 1, 1979, permanently affixed to land which is:
 - (a) Owned by the owner of the factory-built housing; or
- (b) Leased by the owner of the factory-built housing if the factory-built housing is being financed in accordance with the guidelines of the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the United States Department of Agriculture, or any other entity that requires as part of its financing program restrictions on ownership and actions affecting title and possession similar to those required by the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association and the United States Department of Agriculture.
- 5. The assessor of the county in which a manufactured home is located shall, without regard to the conditions set forth in subsection 2, place the manufactured home on the tax roll as real property if, on or after July 1, 2001, the manufactured home is permanently affixed to a residential lot pursuant to an ordinance required by NRS 278.02095.
 - 6. The provisions of subsection 5 do not apply to a manufactured home located in:
 - (a) An area designated by local ordinance for the placement of a manufactured home without conversion to real property;
 - (b) A mobile home park; or
 - (c) Any other area to which the provisions of NRS 278.02095 do not apply.
- 7. For the purposes of this section, "land which is owned" includes land for which the owner has a possessory interest resulting from a life estate, lease or contract for sale.

NRS 361.2445 Conversion of mobile or manufactured home from real to personal property.

- 1. A mobile or manufactured home which has been converted to real property pursuant to <u>NRS 361.244</u> may not be removed from the real property to which it is affixed unless, at least 30 days before removing the mobile or manufactured home:
 - (a) The owner:
- (1) Files with the Division an affidavit stating that the sole purpose for converting the mobile or manufactured home from real to personal property is to effect a transfer of the title to the mobile or manufactured home;
- (2) Files with the Division the affidavit of consent to the removal of the mobile or manufactured home of each person who holds any legal interest in the real property to which the mobile or manufactured home is affixed; and
 - (3) Gives written notice to the county assessor of the county in which the real property is situated; and
- (b) The county tax receiver certifies in writing that all taxes for the fiscal year on the mobile or manufactured home and the real property to which the mobile or manufactured home is affixed have been paid.
 - 2. The county assessor shall not remove a mobile or manufactured home from the tax rolls until:

- (a) The county assessor has received verification that there is no security interest in the mobile or manufactured home or the holders of security interests have agreed in writing to the conversion of the mobile or manufactured home to personal property; and
- (b) An affidavit of conversion of the mobile or manufactured home from real to personal property has been recorded in the county recorder's office of the county in which the real property to which the mobile or manufactured home was affixed is situated.
- 3. A mobile or manufactured home which is physically removed from real property pursuant to this section shall be deemed to be personal property immediately upon its removal.
 - 4. The Department shall adopt:
 - (a) Such regulations as are necessary to carry out the provisions of this section; and
 - (b) A standard form for the affidavits required by this section.
- 5. Before the owner of a mobile or manufactured home that has been converted to personal property pursuant to this section may transfer ownership of the mobile or manufactured home, he or she must obtain a certificate of ownership from the Division.
- 6. For the purposes of this section, the removal of a mobile or manufactured home from real property includes the detachment of the mobile or manufactured home from its foundation, other than temporarily for the purpose of making repairs or improvements to the mobile or manufactured home or the foundation.
- 7. An owner who physically removes a mobile or manufactured home from real property in violation of this section is liable for all legal costs and fees, plus the actual expenses, incurred by a person who holds any interest in the real property to restore the real property to its former condition. Any judgment obtained pursuant to this section may be recorded as a lien upon the mobile or manufactured home so removed.
 - 8. As used in this section:
 - (a) "Division" means the Manufactured Housing Division of the Department of Business and Industry.
- (b) "Owner" means any person who holds an interest in the mobile or manufactured home or the real property to which the mobile or manufactured home is affixed evidenced by a conveyance or other instrument which transfers that interest to him or her and is recorded in the office of the county recorder of the county in which the mobile or manufactured home and real property are situated, but does not include the owner or holder of a right-of-way, easement or subsurface property right appurtenant to the real property.

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(Revised 7/2017)